[A process for delivering a/complex to a cell, comprising:

- a) forming a compound having a net charge comprising a polyion and a polymer in a solution;
- b) adding a charged polymer to the solution in sufficient amount to form the complex having a net charge different from the compound net charge; and,
- c) inserting the complex into a mammal.

A process for delivering a complex to a cell, comprising:

- a) forming the complex having a net charge comprising a nucleic acid and a polymer in a solution;
- b) attaching a charged polymer to the complex in sufficient amount to change the net charge;
- inserting the complex into a mammal;
- d) delivering the complex to the cell; and,
- e) expressing the nucleic acid.

5) The process of claim [2] 4 wherein the polyanion comprises a molecule selected from the group consisting of succinylated PLL, succinylated PEI, polyglutamic acid, polyaspartic acid, polyacrylic acid, polymethacrylic acid, dextran sulfate, heparin, hyaluronic acid, DNA, RNA, and negatively charged proteins.

Sub 3<sup>2</sup> 8) [A complex for delivering a polyion to a cell, comprising:

a) a polyion; and,

b) a charged polymer wherein the polyion and the charged polymer are bound in complex, the complex having a net charge that is the same as the net charge of the charged polymer.]

A complex for delivering a nucleic acid to a cell, comprising:

- a) the nucleic acid;
- a polycation polymer complexed with the nucleic acid; and,
- a polyanion polymer complexed with the polycation.

12) The complex of claim [9] 11 wherein the polyanion comprises a molecule selected from the group consisting of succinylated PLL, succinylated PEI, polyglutamic acid, polyaspartic acid, polyacrylic acid, polymethacrylic acid, dextran sulfate, heparin, hyaluronic acid, DNA, RNA, and negatively charged proteins.

15) [A drug for delivery to a cell, comprising:

- a) a polycation non-covalently attached to a polyanion; complexed with,
- b) a negatively charged polyion.]